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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 201-549-2363

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UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for PRL Title

Trust I

In Re:

Stephen Ferraro

Debtor

Denise Ferraro Co-Debtor The Divine of No.

Order Filed on December 28, 2023 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-20685 MBK

Hearing Date: 12/27/2023 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: December 28, 2023

Honorable Michael B. Kaplan United States Bankruptcy Judge Case 19-20685-MBK Doc 63 Filed 12/28/23 Entered 12/28/23 09:24:28 Desc Main Document Page 2 of 2

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Debtor: Stephen Ferraro & Denise Ferraro

Case No: 19-20685 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING

CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I, Denise Carlon appearing, upon a certification of default as to a 417 3Rd St, Waretown, NJ, 08758, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert Braverman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 15, 2023, Debtors are due for the December 2023 mortgage payment for a total default of \$2,205.52 (1 x \$2,255.56 less suspense balance \$50.04); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,205.52 will be paid over six months by Debtors, in addition to the regular installment payment, remitting \$367.59 per month for five months and \$367.57 for one month, additional payments shall begin on January 1, 2024 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume January 1, 2024, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED** and **DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Certification of Default is hereby resolved.